CrediCorp

NOTICE

Single Sign-On Consent Notice

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UK direct lender
Short-term business credit to limited companies & LLPs

No personal guarantee
We never ask a director to guarantee the company's borrowing

100% cost cap
Total cost of credit is capped at 100% of the amount borrowed

1. One account, several surfaces

A Credicorp account signs in once and is recognised across the Credicorp surfaces (for example the customer portal and other Credicorp-operated applications). The sign-in service uses the OpenID Connect standard: an application never sees your password; it receives only the specific pieces of identity information listed below, after the sign-in service confirms who you are.

2. What an application can ask for

An application requests access in named scopes. In plain English, the standard scopes mean:

- **Confirm your identity** — the application learns that you are the signed-in account holder.
- **Your name and basic profile** — your name and basic profile details.
- **Your email address** — the email address on the account.
- **Stay signed in (refresh access)** — the application can refresh its access without asking you to sign in again each time.

An application receives only the scopes it asked for and you allowed — nothing else.

3. When the consent screen appears

- **Credicorp's own (first-party) applications** do not show a consent screen. They are operated by us under the same privacy notice, so consent to share your identity with ourselves is not asked for separately.
- **Third-party applications** always show the "Allow access" screen. It names the application, lists the requested access in the plain-English terms above, and offers Allow and Cancel. Cancel aborts the connection: the application receives nothing.

4. Remembered consent

So that you are not asked the same question on every visit, the sign-in service keeps a record of what

you last approved for each application: which scopes, and when.

- If an application later asks for **more** than you previously approved, the consent screen is shown again.
- If your previous approval has grown **stale** (older than the service's validity window), the consent screen is shown again.
- Within those limits, a previous approval that covers the request is honoured silently.

Third-party applications are always re-prompted; their approvals are deliberately not remembered.

5. Withdrawing access

You can end an application's access at any time by contacting us from the portal or the published contact routes; access can also lapse by itself when it goes stale. Withdrawing access stops future sign-ins to that application through your Credicorp account. It does not delete data the application already holds — for that, contact the application's operator, or us if it is a Credicorp surface.

6. What the sign-in service records

The sign-in service keeps a record of consent decisions (application, approved scopes, and when) so it can honour and expire them correctly, and standard security logs of sign-in events. These records are part of the platform audit trail described in the Privacy Notice and the Data Retention Schedule.

7. Relationship to other documents

Read this notice together with:

- the Privacy Notice (lawful bases, recipients, retention);
- the Customer Portal Terms of Use (account security duties);
- the Consent Records Notice (where each kind of consent is recorded and how to withdraw it).

About Credicorp Limited

Company: Credicorp Limited (UK) Companies House: 16093826
ICO registration: ZC157682
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Business: UK direct lender of short-term business credit to limited companies & LLPs
Official site: credicorp.co.uk

Independent UK business lender. Lending to companies is not a regulated credit agreement within Article 60B of the FSMA 2000 (Regulated Activities) Order 2001. No director personal guarantees; total cost of credit capped at 100% of principal. Verify this document and the company's official domains at **credicorp.co.uk/legal/**.